

CARD SETTLEMENT METHOD AND SYSTEM USING MOBILE
INFORMATION TERMINAL

5

ABSTRACT OF THE DISCLOSURE

10 A card settlement method using a mobile information
terminal provided with an IC card read/write function and
a wireless communication function for the settlement of a
transaction in a business establishment, comprising a
step of having a customer using a business establishment
15 wirelessly connect to an authorization server through a
network by the mobile information terminal, a step of
having the customer load his or her IC card in the mobile
information terminal, read the information stored in this
IC card, and send it to the authorization server, a step
of having the authorization server decide on the
20 authorization of the current transaction from
authentication information stored in the IC card and
proving the legitimacy of the card, settlement
information containing at least a card number, and
personal identification information input from the
25 customer and proving the legitimacy of the customer, a
step of sending a temporary password issued from a
settlement server to the mobile information terminal for
display after the authorization of the current
transaction, a step of inputting the temporary password
30 and the current transaction information from a business
establishment side settlement terminal and sending it to
the settlement server, and a step of having the
settlement server settle the transaction with the
password and the transaction information satisfying the
35 settlement conditions.